

Information to identify the case:

Debtor 1	<u>Stella M. Scott-Iacuzio</u>	Social Security number or ITIN	xxx-xx-4226
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	19-21934-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stella M. Scott-Iacuzio

10/4/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Stella M. Scott-Iacuzio
 Debtor

Case No. 19-21934-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 28

Date Rcvd: Oct 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2019.

db +Stella M. Scott-Iacuzio, 3 Duck Cove, Bridgeton, NJ 08302-6802
 518303009 +ADP, LLC, Wage Garnishments, PO Box 221230, El Paso, TX 79913-4230
 518303013 +Chandra Betner-Gray, Esq., 493 Beverly Rancocas Road, Willingboro, NJ 08046-3517
 518303015 +Flagship Condominium Association, 60 North Maine Avenue, Atlantic City, NJ 08401-5518
 518303018 +Lyons, Doughty And Veldhuis, PO Box 1269, Mt. Laurel, NJ 08054-7269
 518303021 +Robert M. Browne, Court Officer, Superior Court of NJ, PO Box 2356, Vineland, NJ 08362-2356
 518303022 +Selip and Stylianou, 199 Crossways Park Drive, PO Box 363, Woodbury, NY 11797-0363
 518303023 +Sklar Law, LLC, 1200 Laurel Oak Road, suite 102, Voorhees, NJ 08043-4317
 518303024 +Southern Regional Pathology Assoc., PO Box 754, Millville, NJ 08332-0754
 518303025 +Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 518303028 +Tenaglia and Hunt, 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
 518303029 +The Corporation Trust Company, Agent for Walmart, 820 Bear Tavern Road, 3rd Floor, Trenton, NJ 08628-1021
 518303030 +Titan Legal Processing, LLC, 5731 Mt. Pleasant Lane, #23377, Belleville, IL 62223-5121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Oct 05 2019 04:08:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 05 2019 00:44:26 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 05 2019 00:44:22 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518303008 +E-mail/Text: mtamsett@adminrecovery.com Oct 05 2019 00:44:55 Admin Recovery, LLC,
 45 Earhart Drive, Suite 102, Williamsville, NY 14221-7809
 518303010 +EDI: TSYS2.COM Oct 05 2019 04:08:00 Barclays Bank, Card Services, PO Box 8802,
 Wilmington, DE 19899-8802
 518303011 +E-mail/Text: info@chcollects.com Oct 05 2019 00:45:25 C & H Collection Services, Inc.,
 PO Box 1399, Merchantville, NJ 08109-0399
 518303012 EDI: CAPITALONE.COM Oct 05 2019 04:08:00 Capital One, Bankruptcy Dept., PO Box 30285,
 Salt Lake City, UT 84130-0285
 518303014 +E-mail/Text: legal-dept@cooperhealth.edu Oct 05 2019 00:44:25 Cooper University Physicians,
 PO Box 95000-4345, Philadelphia, PA 19195-0001
 518303016 EDI: IRS.COM Oct 05 2019 04:08:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 518303017 +EDI: RESURGENT.COM Oct 05 2019 04:08:00 LVNV Funding, PO Box 10497,
 Greenville, SC 29603-0497
 518303017 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 05 2019 01:01:54 LVNV Funding,
 PO Box 10497, Greenville, SC 29603-0497
 518303019 +EDI: MERRICKBANK.COM Oct 05 2019 04:08:00 Merrick Bank, PO Box 9201,
 Old Bethpage, NY 11804-9001
 518303020 +EDI: RESURGENT.COM Oct 05 2019 04:08:00 Resurgent Capital Services, 55 Beattie Place,
 Suite 110, Mail Stop 576, Greenville, SC 29601-5115
 518303020 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 05 2019 00:49:49
 Resurgent Capital Services, 55 Beattie Place, Suite 110, Mail Stop 576,
 Greenville, SC 29601-5115
 518303026 +EDI: RMSC.COM Oct 05 2019 04:08:00 Synchrony Bank, Attn: Bankruptcy Dept.,
 PO Box 965060, Orlando, FL 32896-5060
 518304192 +EDI: RMSC.COM Oct 05 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518303027 EDI: TDBANKNORTH.COM Oct 05 2019 04:08:00 TD Bank, Bankruptcy Dept., PO Box 8400,
 Lewiston, ME 04243

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 28

Date Rcvd: Oct 04, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2019 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.axosfs.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.axosfs.com
Jill T. Bryan on behalf of Debtor Stella M. Scott-Iacuzio jtb.assistant1@verizon.net
Kevin Gordon McDonald on behalf of Creditor Specialized Loan Servicing, LLC
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5